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## **Media Release**

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### **Attorney General's Mortgage Fraud Task Force announces January 27-28 housing workshops**

**Wilmington** – The Attorney General's Mortgage Fraud Task Force invites Delaware homeowners to attend free statewide housing workshops on January 27 in Milford and January 28 in Wilmington. Sponsored in conjunction with the Delaware State Housing Authority and the Office of the State Bank Commissioner, the workshops are offered to facilitate loan modifications, reduce foreclosures, and provide educational information to help residents stay in their homes and manage debt.

"More than 6,000 Delaware families have been foreclosed upon during the past year, and even more homeowners have fallen behind in the ability to pay their mortgages and are in danger of losing their homes," Attorney General Biden stated. "That's why we are sponsoring this week's workshops to bring homeowners together with mortgage lenders and housing counselors to discuss how they might be able to modify their mortgages or discuss other payment options so that they can stay in their homes."

Foreclosure filings in 2010 surpassed the record set in 2009, increasing 4.9% to 6,457 statewide. All three counties recorded increases, with Kent and New Castle Counties registering 4% increases and Sussex County leading with 7.6% as the result of significant numbers of investment properties receiving foreclosure notices. After the 37% jump in filings from 2008 (4,488 total) to 2009 (6,157 total) 2011 is expected to again surpass 6,000 foreclosure filings as homes in Delaware continue to move through the foreclosure process.

Since the Attorney General's Mortgage Fraud Task Force was established in April 2009, 750 homeowners have attended 13 workshops with mortgage lenders, and these events have helped more than 300 Delaware families modify their mortgages with the help of their lenders. Several of these lenders will again be participating in the workshops listed below.

Homeowners who are worried about missing a mortgage payment, are facing foreclosure, or suspect foreclosure fraud are urged to attend and receive immediate on-site help from housing professionals. At each workshop, mortgage servicers, state employees, and HUD-certified housing counselors will discuss mortgage modifications, the Delaware Mortgage Assistance Program (DEMAP) and other government homeowner programs, and foreclosure rescue scams.

Walk-ins are encouraged. Workshops will take place as follows:

**Thursday, January 27, 2011**

3:00 – 7:00 p.m.

Milford Senior Center

111 Park Avenue, Milford

**Friday, January 28, 2011**

1:00 – 7:00 p.m.

Chase Center on the Riverfront

815 Justison Street, Wilmington

Participating Mortgage Servicers:  
**Ally Financial**, including **GMAC** loans  
**PNC**, including **National City** loans  
**Chase**, including **Washington Mutual** and **EMC** loans

Homeowners who wish to meet on-site with their mortgage servicer are encouraged to bring information about current income and details about their current mortgage, including loan number, monthly payment, interest rate, and loan balance.

For more information about the January 27 and 28 workshops, call the Attorney General's Foreclosure Hotline at 1-800-220-5424 or visit [www.attorneygeneral.delaware.gov](http://www.attorneygeneral.delaware.gov).

Media interested in attending these workshops should contact Jason Miller at the Delaware Attorney General's Office at (302) 577-8949.

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